



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [EAST WEST BANCORP, INC.](#)

**City/State** [PASADENA, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [62,241,456](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAST WEST BANCORP, INC.](#)  
[135 NORTH LOS ROBLES AVENUE, 7TH FLOOR](#)  
[PASADENA, CA 91101](#)

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## Summary Ratios

	03/31/2022	03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	61,910,809	55,561,828			59,254,821			48,874,211			42,486,841		
Net income (\$000) .....	237,652	204,994			872,981			567,797			674,035		
Number of BHCs in peer group .....	134	133			130			128			125		

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.70	2.55	59	2.55	2.67	36	2.59	2.60	45	2.82	2.77	47	3.46	3.01	69
+ Non-interest income .....	0.50	0.97	26	0.52	1.13	20	0.48	1.04	20	0.44	1.21	17	0.47	1.32	13
- Overhead expense .....	1.22	2.18	4	1.37	2.28	6	1.34	2.17	7	1.48	2.57	6	1.72	2.69	9
- Provision for credit losses .....	0.05	0.04	63	0	-0.12	65	-0.06	-0.09	53	0.41	0.51	36	0.24	0.15	75
+ Securities gains (losses) .....	0.01	0	88	0	0.01	61	0	0.01	63	0.03	0.02	66	0.01	0.01	66
+ Other tax equivalent adjustments .....	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent) .....	1.93	1.35	88	1.70	1.78	45	1.79	1.66	64	1.41	1.04	77	1.99	1.56	83
Net operating income .....	1.54	1.03	89	1.48	1.36	61	1.47	1.26	74	1.16	0.81	78	1.59	1.19	88
Net income .....	1.54	1.02	89	1.48	1.35	62	1.47	1.26	74	1.16	0.82	77	1.59	1.19	88
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.95	2.96	48	2.89	3.18	29	2.88	3.06	34	3.46	3.55	40	4.67	4.41	70
Interest expense .....	0.11	0.20	28	0.21	0.29	38	0.15	0.25	29	0.47	0.52	51	1.03	1.08	48
Net interest income (tax equivalent) .....	2.84	2.75	51	2.68	2.88	33	2.73	2.80	41	2.99	3.01	42	3.64	3.33	63
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.08	0.09	59	0.14	0.16	55	0.12	0.11	61	0.17	0.27	45	0.16	0.21	50
Earnings coverage of net loan and lease losses (X) .....	37.53	38.54	65	17.64	25.70	59	20.56	39.72	50	14	22.91	53	17.88	24.40	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.24	1.20	60	1.50	1.49	57	1.27	1.23	59	1.60	1.58	60	1.03	0.83	73
Allowance for loan and lease losses / Total loans and leases .....	1.24	1.17	61	1.50	1.47	58	1.27	1.20	60	1.60	1.55	62	1.03	0.81	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.19	0.47	14	0.61	0.70	47	0.22	0.49	17	0.60	0.71	46	0.35	0.57	28
30–89 days past due loans and leases / Total loans and leases .....	0.15	0.32	26	0.22	0.33	43	0.11	0.32	17	0.13	0.39	17	0.29	0.43	40
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	6.70	-1.97	80	8.20	-0.51	77	6.53	-2.33	80	11.26	3.20	76	18.77	14.45	67
Net short-term noncore funding dependence .....	2.57	-6.65	82	4.42	-6.88	85	2.40	-7.71	80	6.89	-4.76	86	12.69	3.38	78
Net loans and leases / Total assets .....	70	59.31	77	70.03	60.99	78	69.28	58.67	78	73	61.58	82	77.88	63.77	88
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.26	9.06	58	9.11	9.15	51	8.98	8.98	55	9.44	9.13	62	10.34	9.76	66
Holding company equity capital / Total assets .....	9.16	10.29	31	9.29	10.72	29	9.59	10.71	32	10.10	11.16	34	11.35	12.43	38
Total equity capital (including minority interest) / Total assets .....	9.16	10.40	30	9.29	10.85	26	9.59	10.82	30	10.10	11.29	32	11.35	12.57	35
Common equity tier 1 capital / Total risk-weighted assets .....	12.55	12.21	61	12.71	12.57	58	12.76	12.42	61	12.71	12.38	61	12.94	12.17	74
Net loans and leases / Equity capital (X) .....	7.64	5.82	82	7.54	5.73	79	7.22	5.53	81	7.23	5.58	79	6.86	5.21	82
Cash dividends / Net income .....	24.23	33.45	34	23.11	23.13	48	21.73	28.27	37	27.97	42.30	32	23.04	33.12	30
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	9.44	9.35	67	23.78	16.49	70	16.71	10.50	76	18.01	16.68	58	7.68	9.26	58
Equity capital .....	7.92	4.03	73	7.79	9.13	58	10.78	7.46	77	5.01	6.99	45	13.42	10.49	76
Net loans and leases .....	9.38	6.29	67	12.72	7.22	74	10.77	3.36	79	10.61	9.07	67	7.08	9.10	57
Noncore funding .....	-1.71	-10.65	64	-5.25	-25.09	74	-5.63	-14.79	68	-2.62	-12.18	62	24.60	6.59	81
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital .....	96.85	103.47	16	96.23	102.85	14	96.63	103.22	13	95.95	102.81	13	99.52	103.22	26
Cash from ops + noncash items + op expense / Op expense + dividends .....	98.13	125.04	40	-66.43	98.58	9	61.14	154.48	15	349.01	147.24	94	121.39	190.27	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	379,389	342,281	1,431,773	1,459,241	1,711,479	10.84	39.73
Income from lease financing receivables.....	735	1,674	6,138	5,614	6,121	-56.09	34.62
Fully taxable income on loans and leases.....	380,124	343,955	1,437,911	1,464,855	1,717,600	10.52	39.72
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	380,124	343,955	1,437,911	1,464,855	1,717,600	10.52	39.72
Investment interest income (tax equivalent).....	43,196	30,011	147,545	85,804	69,461	43.93	171.93
Interest on balances due from depository institutions.....	3,259	3,631	15,519	25,116	66,225	-10.25	-35.57
Interest income on other earning assets.....	7,204	4,814	21,789	22,687	31,183	49.65	-30.08
Total interest income (tax equivalent).....	433,783	382,411	1,622,764	1,598,462	1,884,469	13.43	43.02
Interest on time deposits of \$250K or more .....	3,245	7,000	18,104	73,904	127,863	-53.64	-30.35
Interest on time deposits < \$250K.....	1,069	2,015	6,033	23,438	43,170	-46.95	-72.72
Interest on foreign office deposits .....	4,322	3,794	17,113	19,988	31,964	13.92	88.98
Interest on other deposits .....	4,353	9,013	27,909	67,412	172,805	-51.70	-66.01
Interest on other borrowings and trading liabilities.....	3,427	5,869	18,004	33,107	38,685	-41.61	-50.16
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	16,416	27,691	87,163	217,849	414,487	-40.72	-46.26
Net interest income (tax equivalent).....	417,367	354,720	1,535,601	1,380,613	1,469,982	17.66	53.02
Non-interest income.....	77,941	72,470	284,055	216,026	200,805	7.55	-29.98
Adjusted operating income (tax equivalent) .....	495,308	427,190	1,819,656	1,596,639	1,670,787	15.95	28.96
Overhead expense.....	189,074	190,550	795,871	722,643	730,719	-0.77	26.15
Provision for credit losses.....	8,000	0	-35,000	198,691	100,093		-0.19
Securities gains (losses) .....	1,278	192	1,568	12,299	3,930	565.63	-48.34
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	298,351	236,279	1,059,550	688,312	844,679	26.27	30.49
Applicable income taxes .....	60,254	30,490	183,396	117,968	169,882	97.62	3.41
Tax equivalent adjustments .....	445	795	3,173	2,547	762	-44.03	-30.14
Applicable income taxes (tax equivalent).....	60,699	31,285	186,569	120,515	170,644	94.02	3.05
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	237,652	204,994	872,981	567,797	674,035	15.93	40.01
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	237,652	204,994	872,981	567,797	674,035	15.93	40.01
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	237,652	204,994	872,981	567,797	674,035	15.93	40.01
Investment securities income (tax equivalent).....	43,196	30,011	147,545	85,804	69,461	43.93	171.93
US Treasury and agency securities (excluding mortgage-backed securities) .....	8,758	5,383	29,771	14,833	14,807	62.70	166.69
Mortgage-backed securities .....	24,057	16,489	81,723	46,922	38,169	45.90	197.22
All other securities .....	10,381	8,139	36,051	24,049	16,485	27.55	130.33
Cash dividends declared.....	57,590	47,376	189,736	158,793	155,300	21.56	97.58
Common .....	57,590	47,376	189,736	158,793	155,300	21.56	97.58
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent).....  
 Less: Interest expense.....  
 Equals: Net interest income (tax equivalent).....  
 Plus: Non-interest income.....  
 Equals: adjusted operating income (tax equivalent).....  
 Less: Overhead expense.....  
 Less: Provision for credit losses.....  
 Plus: Realized gains (losses) on held-to-maturity securities.....  
 Plus: Realized gains (losses) on available-for-sale securities.....  
 Plus: other tax equivalent adjustments.....  
 Equals: Pretax net operating income (tax equivalent).....  
 Less: Applicable income taxes (tax equivalent).....  
 Less: Minority interest.....  
 Equals: Net operating income.....  
 Plus: Net extraordinary items.....  
 Equals: Net income.....  
 Memo: Net income (last four quarters).....  
 Net income-BHC and noncontrolling (minority) interest.....

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.80	2.75	56	2.75	2.96	33	2.74	2.85	41	3.27	3.27	51	4.44	4	78
Less: Interest expense.....	0.11	0.19	29	0.20	0.27	41	0.15	0.23	32	0.45	0.48	52	0.98	0.98	56
Equals: Net interest income (tax equivalent).....	2.70	2.55	59	2.55	2.67	36	2.59	2.60	45	2.82	2.77	47	3.46	3.01	69
Plus: Non-interest income.....	0.50	0.97	26	0.52	1.13	20	0.48	1.04	20	0.44	1.21	17	0.47	1.32	13
Equals: adjusted operating income (tax equivalent).....	3.20	3.56	31	3.08	3.87	11	3.07	3.70	17	3.27	4.04	15	3.93	4.41	28
Less: Overhead expense.....	1.22	2.18	4	1.37	2.28	6	1.34	2.17	7	1.48	2.57	6	1.72	2.69	9
Less: Provision for credit losses.....	0.05	0.04	63	0	-0.12	65	-0.06	-0.09	53	0.41	0.51	36	0.24	0.15	75
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0.01	0	88	0	0.01	61	0	0.01	62	0.03	0.02	66	0.01	0.01	66
Plus: other tax equivalent adjustments.....	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent).....	1.93	1.35	88	1.70	1.78	45	1.79	1.66	64	1.41	1.04	77	1.99	1.56	83
Less: Applicable income taxes (tax equivalent).....	0.39	0.31	73	0.23	0.40	12	0.31	0.38	30	0.25	0.23	52	0.40	0.36	62
Less: Minority interest.....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	1.54	1.03	89	1.48	1.36	61	1.47	1.26	74	1.16	0.81	78	1.59	1.19	88
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.54	1.02	89	1.48	1.35	62	1.47	1.26	74	1.16	0.82	77	1.59	1.19	88
Memo: Net income (last four quarters).....	1.49	1.17	82	1.22	1.07	67	1.47	1.26	74	1.16	0.82	77	1.59	1.19	87
Net income-BHC and noncontrolling (minority) interest.....	1.54	1.04	89	1.48	1.37	62	1.47	1.27	74	1.16	0.83	77	1.59	1.20	88
Margin Analysis															
Average earning assets / Average assets.....	95.08	93.16	74	95.11	93.08	73	94.98	93.08	74	94.53	92.32	75	94.97	91.05	88
Average interest-bearing funds / Average assets.....	49.87	60.43	12	55.27	62.97	20	52.31	61.99	12	59.03	64.06	27	62.61	65.57	38
Interest income (tax equivalent) / Average earning assets.....	2.95	2.96	48	2.89	3.18	29	2.88	3.06	34	3.46	3.55	40	4.67	4.41	70
Interest expense / Average earning assets.....	0.11	0.20	28	0.21	0.29	38	0.15	0.25	29	0.47	0.52	51	1.03	1.08	48
Net interest income (tax equivalent) / Average earning assets.....	2.84	2.75	51	2.68	2.88	33	2.73	2.80	41	2.99	3.01	42	3.64	3.33	63
Yield or Cost															
Total loans and leases (tax equivalent).....	3.55	3.88	31	3.52	4.05	21	3.55	4.01	25	3.98	4.27	34	5.15	5.09	61
Interest-bearing bank balances.....	0.32	0.18	91	0.32	0.10	96	0.32	0.14	98	0.66	0.27	93	2.19	2.04	55
Federal funds sold and reverse repos.....	1.61	0.28	96	1.55	0.26	94	1.52	0.25	95	1.93	0.68	91	2.89	2.44	77
Trading assets.....	0.43			0.39			0.45			0.60			0.99		
Total earning assets.....	2.94	2.93	51	2.89	3.15	29	2.88	3.04	35	3.45	3.51	43	4.67	4.36	70
Investment securities (tax equivalent).....	1.71	1.78	45	1.86	1.84	50	1.77	1.77	52	2.14	2.25	39	2.40	2.76	21
US Treasury and agency securities (excluding mortgage-backed securities).....	1.42	1.09	76	1.04	1.30	36	1.34	1.14	65	2.07	1.75	66	1.88	2.32	22
Mortgage-backed securities.....	1.69	1.67	51	1.51	1.60	47	1.58	1.57	52	1.77	2.05	24	2.52	2.61	38
All other securities.....	2.15	2.75	32	2.23	2.93	27	2.17	2.81	32	2.45	3.24	20	2.51	4.06	9
Interest-bearing deposits.....	0.17	0.16	60	0.29	0.26	65	0.23	0.21	61	0.69	0.53	71	1.47	1.10	77
Time deposits of \$250K or more.....	0.26	0.48	17	0.50	0.82	17	0.34	0.66	17	1.29	1.42	36	2.44	1.96	90
Time deposits < \$250K.....	0.21	0.44	17	0.35	0.78	7	0.28	0.62	10	0.84	1.36	10	1.20	1.82	13
Other domestic deposits.....	0.09	0.13	40	0.19	0.17	65	0.14	0.15	57	0.41	0.36	67	1.20	0.93	76
Foreign deposits.....	0.62	0.14	88	0.72	0.13	92	0.70	0.14	92	0.99	0.42	89	1.38	1.19	60
Federal funds purchased and repos.....	2.58	0.16	98	2.64	0.18	97	2.61	0.17	96	3.23	0.62	95	18.17	1.86	98
Other borrowed funds and trading liabilities.....	1.48	1.14	64	1.90	1.38	74	1.71	1.27	65	1.32	1.50	41	2.46	2.38	57
All interest-bearing funds.....	0.21	0.31	32	0.36	0.42	47	0.28	0.37	41	0.76	0.74	57	1.56	1.49	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	77,941		72,470		284,055		216,026		200,805			
Fiduciary activities income .....	0		0		0		0		0			
Service charges on deposit accounts - domestic .....	16,387		11,938		55,053		35,573		27,566			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	6,004		6,640		24,440		15,879		15,596			
Insurance activities revenue.....	93		309		1,479		1,808		1,201			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees .....	664		770		2,996		2,167		1,970			
Net securitization income .....	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	4,195		1,906		8,371		3,088		4,373			
Other non-interest income.....	50,598		50,907		191,716		157,511		150,099			
Total overhead expenses .....	189,074		190,550		795,871		722,643		730,719			
Personnel expense.....	116,407		107,974		434,638		405,046		402,548			
Net occupancy expense.....	15,895		16,051		65,296		69,759		71,199			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	511		732		2,749		3,634		4,519			
Other operating expenses.....	56,261		65,793		293,188		244,204		252,453			
Fee income on mutual funds and annuities.....	2,465		1,993		9,345		6,541		7,425			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees .....	3,100		3,180		3,095		3,214		3,294			
Average personnel expense per employee.....	37.55		33.95		140.43		126.03		122.21			
Average assets per employee.....	19,971.23		17,472.27		19,145.34		15,206.66		12,898.25			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	3.16	2.26	67	2.75	2.10	64	3.29	2.17	70	3.03	2.02	70
Overhead expenses / Net Interest Income + non-interest income .....	38.21	61.09	5	44.69	59.31	8	43.81	59.28	10	45.33	62.28	8
<b>Percent of Average Assets</b>												
Total overhead expense .....	1.22	2.18	4	1.37	2.28	6	1.34	2.17	7	1.48	2.57	6
Personnel expense.....	0.75	1.21	10	0.78	1.28	9	0.73	1.21	8	0.83	1.30	12
Net occupancy expense.....	0.10	0.23	11	0.12	0.24	10	0.11	0.23	12	0.14	0.26	10
Other operating expenses.....	0.37	0.71	5	0.48	0.73	17	0.50	0.72	14	0.51	0.94	11
Overhead less non-interest income .....	0.72	1.18	14	0.85	1.10	24	0.86	1.10	27	1.04	1.25	34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	38.17	60.59	5	44.61	58.69	8	43.74	58.83	10	45.26	61.82	8
Personnel expense.....	23.50	33.94	12	25.28	33.28	14	23.89	32.93	13	25.37	32.36	17
Net occupancy expense.....	3.21	6.43	12	3.76	6.42	12	3.59	6.23	11	4.37	6.58	15
Other operating expenses.....	11.46	19.35	4	15.57	18.45	36	16.26	19.18	31	15.52	22.28	17
Total non-interest income .....	15.74	26.24	28	16.96	28.42	24	15.61	27.67	24	13.53	28.83	17
Fiduciary activities income .....	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12
Service charges on domestic deposit accounts .....	3.31	3.51	45	2.79	3.21	42	3.03	3.27	42	2.23	3.27	31
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	1.21	2.33	44	1.55	2.51	52	1.34	2.58	48	0.99	2.46	41
Insurance activities revenue.....	0.02	0.38	44	0.07	0.38	51	0.08	0.36	51	0.11	0.41	58
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees .....	0.13	1.49	36	0.18	0.99	45	0.16	0.60	44	0.14	0.01	67
Net securitization income .....	0	0	48	0	0.01	45	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets .....	0.85	1.74	41	0.45	3.74	21	0.46	3.30	24	0.19	3.92	18
Other non-interest income.....	10.22	8.92	69	11.92	8.65	74	10.54	9.27	68	9.87	9.65	62
Overhead less non-interest income .....	22.44	33.42	22	27.64	29.66	38	28.13	30.52	35	31.73	31.93	47
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.20	20.83	45	12.90	21.04	5	17.31	21.18	12	17.14	18.63	32
Applicable income tax + TE / Pretax net operating income + TE .....	20.34	22.92	22	13.24	22.74	4	17.61	22.67	8	17.51	21.18	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	29,273,180	25,974,457	28,156,400	25,241,053	23,042,982	12.70	74.36	
Commercial and industrial loans .....	10,069,186	10,673,136	9,756,241	10,392,837	9,746,798	-5.66	22.25	
Loans to individuals .....	9,713	10,861	9,890	13,879	27,188	-10.57	-86.78	
Loans to depository institutions and acceptances of other banks .....	165,044	158,659	135,538	206,839	186,080	4.02	-55.45	
Agricultural loans .....	18,047	44,684	12,530	14,329	17,138	-59.61	-73.77	
Other loans and leases .....	4,577,965	3,576,989	4,642,320	2,823,806	1,758,787	27.98	365.90	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	44,113,135	40,438,786	42,712,919	38,692,743	34,778,973	9.09	66.34	
Less: Allowance for loan and lease losses .....	545,685	607,506	541,579	619,983	358,287	-10.18	107.41	
Net loans and leases .....	43,567,450	39,831,280	42,171,340	38,072,760	34,420,686	9.38	65.93	
Debt securities that reprice or mature in over 1 year .....	7,745,957	6,661,158	8,206,070	4,610,636	2,619,910	16.29	249.42	
Mutual funds and equity securities .....	25,494	26,693	26,604	31,272	31,673	-4.49	-37.71	
Subtotal .....	51,338,901	46,519,131	50,404,014	42,714,668	37,072,269	10.36	80.04	
Interest-bearing bank balances .....	4,081,525	4,773,591	4,111,960	4,220,900	2,907,225	-14.50	76.88	
Federal funds sold and reverse repos .....	1,335,000	1,310,000	1,335,000	1,160,000	865,000	1.91	-19.14	
Debt securities that reprice or mature within 1 year .....	1,981,176	1,128,055	1,759,283	934,022	697,304	75.63	136.75	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	58,736,602	53,730,777	57,610,257	49,029,590	41,541,798	9.32	76.33	
Non-interest-bearing cash and due from depository institutions .....	583,300	587,465	537,467	606,799	545,084	-0.71	65.46	
Premises, fixed assets, and leases .....	198,389	196,603	195,934	198,711	218,337	0.91	54.99	
Other real estate owned .....	0	15,824	363	15,824	125	-100.00	-100.00	
Investment in unconsolidated subsidiaries .....	184,359	217,096	194,548	146,497	143,788	-15.08	86.19	
Intangible and other assets .....	2,538,806	2,126,381	2,332,132	2,159,492	1,746,964	19.40	74.45	
Total assets .....	62,241,456	56,874,146	60,870,701	52,156,913	44,196,096	9.44	76.08	
Quarterly average assets .....	61,910,809	55,561,828	62,273,028	52,405,872	44,449,802	11.43	77.02	
Average loans and leases (YTD) .....	42,875,416	39,121,208	40,556,633	36,816,266	33,372,530	9.60	64.27	
<b>Memoranda</b>								
Loans held-for-sale .....	631	0	635	1,788	434		-97.82	
Loans not held-for-sale .....	44,112,504	40,438,786	42,712,284	38,690,955	34,778,539	9.08	66.52	
Real estate loans secured by 1–4 family .....	12,154,647	10,750,390	11,816,015	10,278,281	8,982,915	13.06	110.06	
Commercial real estate loans .....	17,029,421	15,178,298	16,285,499	14,897,887	13,991,698	12.20	55.46	
Construction and land development .....	422,468	460,600	345,785	601,230	661,130	-8.28	-37.97	
Multifamily .....	3,483,464	2,753,084	3,286,613	2,732,714	2,669,429	26.53	98.04	
Nonfarm nonresidential .....	13,123,489	11,964,614	12,653,101	11,563,943	10,661,139	9.69	54.13	
Real estate loans secured by farmland .....	34,831	5,988	2,890	5,077	6,434	481.68	48.61	
Total investment securities .....	9,752,627	7,815,906	9,991,957	5,575,930	3,348,887	24.78	215.16	
U.S. Treasury securities .....	1,157,963	826,342	1,032,681	50,761	176,422	40.13	65.22	
US agency securities (excluding mortgage-backed securities) .....	1,251,158	1,194,005	1,301,971	814,319	581,245	4.79	591.77	
Municipal securities .....	282,046	310,406	307,330	298,051	102,302	-9.14	91.78	
Mortgage-backed securities .....	5,468,478	4,330,983	5,751,465	3,442,303	1,742,466	26.26	244.47	
Asset-backed securities .....	683,165	354,506	664,508	350,725	349,458	92.71	64046.95	
Other debt securities .....	884,323	772,971	907,398	588,499	365,321	14.41	102.71	
Mutual funds and equity securities .....	25,494	26,693	26,604	31,272	31,673	-4.49	-37.71	
Available-for-sale securities .....	6,729,431	7,789,213	9,965,353	5,544,658	3,317,214	-13.61	127.19	
U.S. Treasury securities .....	637,974	826,342	1,032,681	50,761	176,422	-22.80	-8.97	
US agency securities (excluding mortgage-backed securities) .....	304,395	1,194,005	1,301,971	814,319	581,245	-74.51	68.30	
Municipal securities .....	282,046	310,406	307,330	298,051	102,302	-9.14	91.78	
Mortgage-backed securities .....	3,937,528	4,330,983	5,751,465	3,442,303	1,742,466	-9.08	170.62	
Asset-backed securities .....	683,165	354,506	664,508	350,725	349,458	92.71	64046.95	
Other debt securities .....	884,323	772,971	907,398	588,499	365,321	14.41	102.71	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-181,734							
Available-for-sale securities appreciation (depreciation) .....	-362,150	-115,333	-121,826	74,135	-3,434			
Structured notes, fair value .....	481,963	393,506	522,569	239,461	269,543	22.48	52.35	
Pledged securities .....	625,870	590,858	803,896	588,484	479,432	5.93	-2.34	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	24,983,725	18,962,673	22,901,334	16,336,380	11,113,952	31.75	133.70
NOW, ATS and transaction accounts .....	6,063,382	6,386,471	5,813,108	5,446,046	4,707,357	-5.06	72.33
Time deposits less brokered deposits < \$250K .....	-365,021	150,445	-191,029	172,288	933,600		
MMDA and other savings accounts .....	13,854,233	14,022,030	14,937,556	12,798,072	10,264,895	-1.20	40.47
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	44,536,319	39,521,619	43,460,969	34,752,786	27,019,804	12.69	74.43
Time deposits of \$250K or more .....	5,135,423	5,539,649	4,908,033	5,770,562	5,435,606	-7.30	105.71
Foreign deposits .....	2,963,255	2,432,790	2,815,434	2,161,291	2,271,011	21.80	119.90
Federal funds purchased and repos .....	300,000	300,000	300,000	300,000	200,000	0.00	50.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	74,619	578,276	249,334	424,535	130,520	-87.10	77.57
Other borrowings w/remaining maturity over 1 year .....	4,498	79,509	4,336	253,450	757,316	-94.34	-98.74
Brokered deposits < \$250K .....	2,360,767	2,097,038	2,223,010	2,216,792	2,631,758	12.58	97.37
Noncore funding .....	10,838,562	11,027,262	10,500,147	11,126,630	11,426,211	-1.71	92.20
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	147,729	147,445	147,658	147,376	147,101	0.19	0.92
Other liabilities .....	1,015,390	892,793	924,709	860,946	585,363	13.73	118.76
Total liabilities .....	56,538,000	51,589,119	55,033,483	46,887,738	39,178,479	9.59	77.89
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	168	168	168	167	167	0.00	2.44
Common surplus .....	1,902,874	1,865,933	1,893,557	1,858,352	1,826,345	1.98	9.83
Retained earnings .....	4,863,721	4,158,032	4,683,659	4,000,414	3,689,377	16.97	108.90
Accumulated other comprehensive income .....	-394,925	-90,040	-90,381	44,325		-18,408	
Other equity capital components .....	-668,382	-649,066	-649,785	-634,083	-479,864		
Total holding company equity capital .....	5,703,456	5,285,027	5,837,218	5,269,175	5,017,617	7.92	59.94
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	5,703,456	5,285,027	5,837,218	5,269,175	5,017,617	7.92	59.94
Total liabilities and capital .....	62,241,456	56,874,146	60,870,701	52,156,913	44,196,096	9.44	76.08
<b>Memoranda</b>							
Non-interest-bearing deposits .....	24,985,171	18,963,257	22,902,378	16,336,980	11,113,956	31.76	133.71
Interest-bearing deposits .....	30,010,593	30,627,839	30,505,068	28,564,451	26,244,223	-2.02	50.94
Total deposits .....	54,995,764	49,591,096	53,407,446	44,901,431	37,358,179	10.90	79.88
Long-term debt that reprices within 1 year .....	0	74,775	0	249,089	248,638	-100.00	-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	5,837,218	5,269,175	5,269,175	5,017,617	4,423,974		
Accounting restatements .....	0	0	0	-97,967	10,510		
Net income .....	237,652	204,994	872,981	567,797	674,035		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	9,317	7,582	35,206	32,007	36,535		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	18,597	14,983	15,702	154,219	11,903		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	57,590	47,376	189,736	158,793	155,300		
Change in other comprehensive income .....	-304,544	-134,365	-134,706	62,733	39,766		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	5,703,456	5,285,027	5,837,218	5,269,175	5,017,617		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	47.03	37.11	73	45.67	36.10	75	46.26	36.25	74	48.39	36.22	75	52.14	37.78	69
Commercial and industrial loans .....	16.18	10.78	77	18.77	13.88	75	16.03	10.76	77	19.93	13.52	80	22.05	12.02	88
Loans to individuals .....	0.02	3.61	3	0.02	3.42	5	0.02	3.36	3	0.03	3.40	6	0.06	4.20	8
Loans to depository institutions and acceptances of other banks .....	0.27	0.02	92	0.28	0.02	93	0.22	0.02	92	0.40	0.03	92	0.42	0.04	90
Agricultural loans.....	0.03	0.17	51	0.08	0.19	59	0.02	0.18	40	0.03	0.19	45	0.04	0.24	49
Other loans and leases.....	7.36	4.19	76	6.29	4.29	67	7.63	4.47	74	5.41	4.63	62	3.98	5.01	50
Net loans and leases.....	70	59.31	77	70.03	60.99	78	69.28	58.67	78	73	61.58	82	77.88	63.77	88
Debt securities over 1 year.....	12.45	19.47	26	11.71	16.70	28	13.48	19.46	30	8.84	15.55	20	5.93	14.60	9
Mutual funds and equity securities .....	0.04	0.06	58	0.05	0.06	63	0.04	0.06	63	0.06	0.05	68	0.07	0.06	66
Subtotal .....	82.48	80.04	53	81.79	78.43	57	82.81	79.22	58	81.90	78.16	59	83.88	79.65	51
Interest-bearing bank balances .....	6.56	7.18	47	8.39	9.08	47	6.76	8.50	44	8.09	7.51	55	6.58	3.06	85
Federal funds sold and reverse repos .....	2.14	0.55	87	2.30	0.50	88	2.19	0.54	87	2.22	0.82	86	1.96	1.57	82
Debt securities 1 year or less .....	3.18	1.65	83	1.98	1.59	68	2.89	1.56	82	1.79	1.68	64	1.58	1.91	60
Trading assets .....	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	94.37	91.28	82	94.47	91.48	84	94.64	91.77	80	94	91.05	85	93.99	89.53	92
Non-interest cash and due from depository institutions.....	0.94	0.96	49	1.03	1	50	0.88	0.82	57	1.16	1.07	52	1.23	1.14	55
Other real estate owned.....	0	0.01	11	0.03	0.02	74	0	0.01	23	0.03	0.02	72	0	0.03	11
All other assets.....	4.69	7.70	16	4.49	7.44	13	4.47	7.35	16	4.83	7.82	14	4.77	9.27	7
<b>Memoranda</b>															
Short-term investments .....	11.89	10.28	65	12.68	11.92	62	11.84	11.47	58	12.11	11.17	65	10.11	7.63	72
U.S. Treasury securities.....	1.86	1.80	63	1.45	0.98	73	1.70	1.47	69	0.10	0.84	49	0.40	1.03	58
US agency securities (excluding mortgage-backed securities) .....	2.01	0.79	82	2.10	0.73	85	2.14	0.82	81	1.56	0.63	82	1.32	0.54	80
Municipal securities .....	0.45	1.72	40	0.55	1.77	41	0.50	1.73	41	0.57	1.69	43	0.23	1.34	32
Mortgage-backed securities .....	8.79	14.04	25	7.62	12.38	28	9.45	14.14	32	6.60	11.75	24	3.94	11.44	11
Asset-backed securities .....	1.10	0.56	77	0.62	0.35	77	1.09	0.50	78	0.67	0.32	78	0.79	0.28	81
Other debt securities .....	1.42	0.55	82	1.36	0.46	82	1.49	0.53	82	1.13	0.42	79	0.83	0.39	76
Loans held-for-sale.....	0	0.40	16	0	0.46	6	0	0.55	14	0	0.52	17	0	0.39	16
Loans held for investment .....	70.87	59.15	81	71.10	61.15	80	70.17	58.06	83	74.18	61.72	84	78.69	63.50	91
Real estate loans secured by 1–4 family .....	19.53	11.67	84	18.90	11.69	81	19.41	11.46	83	19.71	11.91	85	20.33	13.29	77
Revolving .....	3.87	1.40	94	3.27	1.51	84	3.75	1.42	93	2.81	1.66	73	3.28	2.07	72
Closed-end, secured by first liens .....	15.64	9.94	81	15.62	9.76	81	15.65	9.67	81	16.77	9.81	86	16.90	10.69	77
Closed-end, secured by junior liens .....	0.02	0.17	19	0.02	0.21	18	0.01	0.17	19	0.12	0.22	41	0.15	0.28	44
Commercial real estate loans .....	27.36	23.42	59	26.69	22.27	61	26.75	22.69	59	28.56	22.22	63	31.66	22.23	68
Construction and land development .....	0.68	3.49	19	0.81	3.32	19	0.57	3.34	16	1.15	3.40	24	1.50	3.44	33
Multifamily.....	5.60	3.52	79	4.84	3.21	75	5.40	3.57	78	5.24	3.12	78	6.04	3.01	84
Nonfarm nonresidential .....	21.08	15.11	71	21.04	14.77	71	20.79	14.57	70	22.17	14.72	75	24.12	14.69	77
Real estate loans secured by farmland.....	0.06	0.33	45	0.01	0.33	30	0	0.30	27	0.01	0.33	28	0.01	0.36	31

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	66.36	61.87	50	64.23	57.91	57	65.92	61.05	50	65.23	57.15	61	66.26	57.46	55
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	27.55	20.07	76	26.58	19.43	73	27.66	19.86	74	26.56	19.43	73	25.83	20.75	65
Real estate loans secured by 1–4 family.....	5.46	2.35	89	4.60	2.45	79	5.35	2.43	87	3.79	2.64	65	4.17	3.15	64
Revolving .....	22.10	17.49	71	21.99	16.76	70	22.32	17.24	70	22.77	16.59	75	21.66	17.39	67
Closed-end.....	38.60	38.39	45	37.53	35.36	51	38.13	37.86	46	38.50	34.63	52	40.23	33.52	57
Construction and land development.....	0.96	5.82	14	1.14	5.29	14	0.81	5.65	12	1.55	5.26	18	1.90	5.09	26
1–4 family.....	0.04	1.29	16	0.06	1.05	17	0.04	1.18	16	0.06	0.93	17	0.03	0.94	20
Other.....	0.92	4.49	14	1.08	4.21	14	0.77	4.40	12	1.50	4.19	19	1.87	4.02	30
Multifamily.....	7.90	5.66	74	6.81	5.08	72	7.69	5.78	73	7.06	4.96	73	7.68	4.69	80
Nonfarm nonresidential .....	29.75	25	60	29.59	23.47	64	29.62	24.56	62	29.89	22.93	66	30.65	22.15	69
Owner-occupied.....	6.16	8.44	37	5.90	7.93	38	6.16	8.29	38	6.09	7.68	38	6.52	7.72	44
Other.....	23.59	16.32	74	23.69	15.25	82	23.46	15.94	76	23.79	14.95	82	24.14	14.34	83
Real estate loans secured by farmland.....	0.08	0.59	42	0.01	0.56	28	0.01	0.54	25	0.01	0.54	27	0.02	0.55	30
Loans to depository institutions and acceptances of other banks.....	0.37	0.03	91	0.39	0.03	91	0.32	0.04	90	0.53	0.06	90	0.54	0.11	88
Commercial and industrial loans .....	22.83	18.81	65	26.39	23.16	65	22.84	18.86	64	26.86	22.17	68	28.02	19.53	77
Loans to individuals .....	0.02	6.52	4	0.03	6.02	5	0.02	6.24	4	0.04	6.13	6	0.08	7.13	7
Credit card loans .....	0.01	0.51	52	0.01	0.50	51	0.01	0.53	52	0.01	0.65	51	0.01	0.81	48
Agricultural loans.....	0.04	0.31	45	0.11	0.33	57	0.03	0.34	38	0.04	0.32	42	0.05	0.37	46
Other loans and leases.....	10.38	8.03	71	8.85	8.05	64	10.87	8.75	68	7.30	9.09	56	5.06	9.85	42
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	475.03	395.39	64	471.89	382.51	69	470.30	391.81	66	470.26	381.27	65	469.80	391.26	59
Real estate loans secured by 1–4 family.....	197.24	125.02	83	195.31	124.29	79	197.36	126.06	80	191.49	125.03	77	183.14	138.18	67
Revolving .....	39.07	14.84	93	33.76	16.14	84	38.13	15.44	91	27.33	17.42	70	29.55	21.26	66
Closed-end.....	158.17	108.83	79	161.55	106.79	79	159.23	108.85	78	164.16	106.14	79	153.59	115.20	72
Commercial real estate loans .....	276.35	249.33	56	275.75	237.40	57	272.02	245.88	56	277.56	234.65	54	285.26	229.44	55
Construction and land development.....	6.86	36.95	19	8.37	35.26	19	5.78	35.95	16	11.20	35.62	25	13.48	34.95	31
1–4 family.....	0.28	8.02	17	0.42	6.84	18	0.26	7.42	16	0.41	6.34	17	0.25	6.61	20
Other.....	6.58	28.49	19	7.95	28.01	20	5.51	28.11	16	10.79	28.16	27	13.23	27.32	33
Multifamily.....	56.53	37.99	79	50.02	34.02	76	54.90	38.66	78	50.91	32.74	78	54.42	31.04	84
Nonfarm nonresidential .....	212.96	160.85	67	217.37	157.71	69	211.34	158.05	69	215.45	155.06	67	217.36	152.10	67
Owner-occupied.....	44.06	53.96	42	43.35	52.99	43	43.95	52.99	43	43.92	52.37	45	46.20	53.07	49
Other.....	168.90	105.37	82	174.02	102.29	87	167.40	102.54	85	171.53	100.54	85	171.16	97.41	82
Real estate loans secured by farmland.....	0.57	3.46	44	0.11	3.50	29	0.05	3.22	26	0.09	3.44	28	0.13	3.60	29
Loans to depository institutions and acceptances of other banks.....	2.68	0.18	91	2.88	0.18	92	2.26	0.21	91	3.85	0.28	91	3.79	0.44	91
Commercial and industrial loans .....	163.40	113.45	76	193.90	145.22	71	162.96	114.45	74	193.63	139.91	74	198.72	122.02	81
Loans to individuals .....	0.16	36.67	4	0.20	35.91	6	0.17	34.55	5	0.26	37.47	6	0.55	43.51	8
Credit card loans .....	0.07	2.64	52	0.04	2.59	51	0.06	2.77	53	0.05	3.30	52	0.05	4.34	49
Agricultural loans.....	0.29	1.66	49	0.81	1.94	60	0.21	1.86	40	0.27	1.88	45	0.35	2.18	48
Other loans and leases.....	74.29	47.86	75	64.98	47.52	68	77.54	51.06	73	52.61	49.54	61	35.86	52.44	46
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	34.26	30.57	56	33.04	27.81	63	33.58	30.07	56	33.98	27.32	65	35.16	26.45	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	245.28	198.65	65	242.71	185.94	69	239.54	195.33	63	244.92	183.76	67	249.30	178.57	70
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	289.35	256.17	58	286.06	243.39	56	283.49	252.85	54	288.84	240.85	54	295.50	236.10	56

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	11.89	10.28	65	12.68	11.92	62	11.84	11.47	58	12.11	11.17	65	10.11	7.63	72
Liquid assets .....	19.95	28.10	31	21.29	27.16	33	20.50	29.03	28	18.54	26.22	31	15.12	22.44	31
Investment securities .....	15.67	21.67	32	13.74	18.78	30	16.42	21.63	35	10.69	17.85	22	7.58	16.99	10
Net loans and leases .....	70	59.31	77	70.03	60.99	78	69.28	58.67	78	73	61.58	82	77.88	63.77	88
Net loans, leases and standby letters of credit .....	73.47	60.12	82	73.93	61.79	85	72.80	59.49	82	77.05	62.48	90	81.98	64.84	94
Core deposits .....	71.55	76.85	22	69.49	73.69	25	71.40	75.71	25	66.63	70.67	26	61.14	63.09	33
Noncore funding .....	17.41	9.46	82	19.39	11.95	79	17.25	10.30	80	21.33	14.13	76	25.85	19.36	73
Time deposits of \$250K or more .....	8.25	1.46	98	9.74	1.96	97	8.06	1.58	96	11.06	2.11	98	12.30	2.94	97
Foreign deposits .....	4.76	0.32	92	4.28	0.34	92	4.63	0.34	92	4.14	0.36	92	5.14	0.43	91
Federal funds purchased and repos .....	0.48	1.11	45	0.53	1.22	46	0.49	1.23	45	0.58	1.47	43	0.45	1.94	37
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	-1.66	0.44	8	-1.78	0.60	5	-1.70	0.54	8	-1.65	0.54	9	-1.50	0.48	12
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.12	1.03	40	1.02	1.11	60	0.41	1	50	0.81	1.24	51	0.30	3.01	18
Earning assets that reprice within 1 year .....	55.22	36.68	87	51.17	38.67	82	49.63	37.37	80	53.51	39.38	86	62.68	39.29	92
Interest-bearing liabilities that reprice within 1 year .....	15.78	6.16	88	17.36	7.73	87	15.44	6.39	86	19.04	8.20	88	24.24	10.19	91
Long-term debt that reprices within 1 year .....	0	0.22	32	0.13	0.28	66	0	0.26	30	0.48	0.47	75	0.56	0.96	65
Net assets that reprice within 1 year .....	39.44	29.01	76	33.68	29.49	56	34.19	29.65	61	34	29.11	57	37.88	26.63	82
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	6.70	-1.97	80	8.20	-0.51	77	6.53	-2.33	80	11.26	3.20	76	18.77	14.45	67
Net short-term noncore funding dependence .....	2.57	-6.65	82	4.42	-6.88	85	2.40	-7.71	80	6.89	-4.76	86	12.69	3.38	78
Short-term investment / Short-term noncore funding .....	84.86	265.83	20	77.80	246.74	20	85.61	273.46	25	68.19	184.19	20	48.72	77.77	49
Liquid assets - short-term noncore funding / Nonliquid assets .....	7.43	35.38	15	6.34	30.67	15	8.39	36.68	17	0.96	28.18	12	-6.64	16.97	11
Net loans and leases / Total deposits .....	79.22	73.06	65	80.32	76.22	64	78.96	72.79	64	84.79	79.43	67	92.14	90.31	51
Net loans and leases / Core deposits .....	97.82	78.05	82	100.78	83.77	82	97.03	78.25	81	109.55	88.34	84	127.39	103.93	84
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-3.19	-3.53	45		0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-6.35	-8.82	63	-2.29	1.31	3	-2.19	-0.25	12	1.52	4.31	14	-0.08	1.36	7
Structured notes appreciation (depreciation) / Tier 1 capital .....	-1.07	-0.15	4	-0.49	0	4	-0.37	-0.02	4	-0.07	0.02	10	-0.01	0	15
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	30.74	20.27	65	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities .....	69	77.97	35	99.66	85.49	74	99.73	83.77	80	99.44	87.23	72	99.05	85.40	74
U.S. Treasury securities .....	11.87	8.39	71	10.57	5.10	79	10.34	6.70	74	0.91	4.72	53	5.27	6.15	66
US agency securities (excluding mortgage-backed securities) .....	12.83	3.73	89	15.28	4.35	85	13.03	4.12	85	14.60	4.01	86	17.36	3.49	90
Municipal securities .....	2.89	7.89	44	3.97	9.71	45	3.08	8.22	45	5.35	9.83	47	3.05	7.75	41
Mortgage-backed securities .....	56.07	65.55	34	55.41	66.67	34	57.56	66.54	34	61.73	66.64	42	52.03	67.43	24
Asset-backed securities .....	7	2.78	80	4.54	1.97	79	6.65	2.50	80	6.29	1.91	81	10.44	1.66	91
Other debt securities .....	9.07	3.16	85	9.89	3.05	87	9.08	3.08	85	10.55	3.01	88	10.91	2.94	87
Mutual funds and equity securities .....	0.26	0.30	62	0.34	0.36	69	0.27	0.29	63	0.56	0.35	72	0.95	0.40	78
Debt securities 1 year or less .....	20.31	8.63	83	14.43	9.29	79	17.61	7.78	83	16.75	10.55	80	20.82	11.86	80
Debt securities 1 to 5 years .....	11.47	18.50	40	5.34	16.09	30	9.49	18.25	34	7.81	17.03	35	7.09	17.94	34
Debt securities over 5 years .....	67.95	70.45	37	79.88	72.48	53	72.64	71.11	41	74.88	69.86	52	71.14	66.02	44
Pledged securities .....	6.42	29.79	14	7.56	33.48	14	8.05	32.26	17	10.55	35.67	21	14.32	30.57	27
Structured notes, fair value .....	4.94	0.08	96	5.03	0.05	97	5.23	0.11	96	4.29	0.02	98	8.05	0.03	98
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	2.58	-1.29	58	62.47	156.41	38	14.11	27.98	48	41.29	183.32	29	8.17	26.69	47
Investment securities .....	24.78	28.40	55	109.75	31.91	92	79.20	31.36	89	66.50	23.62	87	20.77	11.75	77
Core deposits .....	12.69	14.47	59	39.81	29.18	82	25.06	16.94	80	28.62	26.88	66	1.06	11.23	11
Noncore funding .....	-1.71	-10.65	64	-5.25	-25.09	74	-5.63	-14.79	68	-2.62	-12.18	62	24.60	6.59	81

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			9,521,609	7,545,864	7,167,036
Commit: Secured commercial real estate loans .....	1,306,666	1,117,257	1,258,479	1,097,242	1,196,903
Commit: Unsecured real estate loans .....	378,487	219,346	228,743	212,007	296,686
Credit card lines (reported semiannually, June/Dec) .....			42,694	40,181	46,664
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	2,159,767	2,217,382	2,142,821	2,115,903	1,811,896
Commercial and similar letters of credit .....	53,613	124,977	78,878	124,910	48,519
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	122,560	66,278	72,560	66,278	199,965
Credit derivatives - notional amount (holding company as beneficiary) .....	0	10,714	0	10,714	10,714
Credit derivative contracts w/ purchased credit protection-investment grade..	118,072	71,285	67,653	76,992	210,679
Credit derivative contracts w/ purchased credit protection-noninvest grade..	4,488	5,706	4,907	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	1,671,816	1,332,802	1,312,255	1,475,870	1,494,410
Purchased options contracts (interest rate) .....	1,671,816	1,332,802	1,312,255	1,475,870	1,494,410
Interest rate swaps .....	15,703,092	15,501,357	15,225,910	15,478,938	12,531,897
Futures and forward foreign exchange .....	975,644	2,599,632	1,149,677	1,624,997	3,715,391
Written options contracts (foreign exchange) .....	0	122,908	20,287	117,729	249,241
Purchased options contracts (foreign exchange) .....	0	122,908	20,287	117,729	249,241
Foreign exchange rate swaps .....	1,342,664	1,243,494	752,659	1,289,214	795,447
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	583,254	319,445	442,010	264,562	448,110
Purchased options contracts (commodity and other) .....	586,452	323,049	464,027	268,392	450,739
Commodity and other swaps .....	1,003,388	849,378	999,623	776,797	583,007

**Percent of Total Assets**

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Loan commitments (reported semiannually, June/Dec) .....						15.64	22.78	25	14.47	22.01	22	16.22	23.52	26	
Standby letters of credit .....	3.47	0.64	94	3.90	0.67	97	3.52	0.65	93	4.06	0.71	96	4.10	0.84	94
Commercial and similar letters of credit .....	0.09	0.02	88	0.22	0.02	94	0.13	0.02	92	0.24	0.02	97	0.11	0.02	93
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.20	0.26	65	0.12	0.28	61	0.12	0.24	62	0.13	0.35	60	0.45	0.42	70
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0.02	0.18	61	0	0.18	29	0.02	0.30	60	0.02	0.52	62
Credit derivative contracts w/ purchased credit protection-investment grade..	0.19	0.19	76	0.13	0.17	75	0.11	0.18	75	0.15	0.25	74	0.48	0.30	80
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.01	0.17	70	0.01	0.16	69	0.01	0.13	69	0	0.30	33	0	0.45	34
Derivative contracts .....	37.82	45.51	73	41.75	42.67	76	35.65	46.30	70	43.89	48.62	73	49.81	68.47	70
Interest rate contracts .....	30.60	33.09	73	31.94	30.32	73	29.33	32.46	70	35.34	34.36	72	35.12	47.31	68
Interest rate futures and forward contracts .....	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate) .....	2.69	1.59	83	2.34	2	73	2.16	1.41	80	2.83	2.18	75	3.38	2.47	83
Purchased options contracts (interest rate) .....	2.69	1.35	82	2.34	1.45	80	2.16	1.31	80	2.83	1.46	81	3.38	2.65	77
Interest rate swaps .....	25.23	19.54	73	27.26	20.33	75	25.01	20.49	71	29.68	20.83	79	28.36	28.86	73
Foreign exchange contracts .....	3.72	6.48	84	7.19	6.19	86	3.19	6.30	82	6.04	6.01	86	11.33	10.12	88
Futures and forward foreign exchange contracts .....	1.57	3.96	80	4.57	3.83	87	1.89	3.78	79	3.12	3.47	86	8.41	5.23	88
Written options contracts (foreign exchange) .....	0	0.05	41	0.22	0.03	91	0.03	0.04	83	0.23	0.03	90	0.56	0.05	92
Purchased options contracts (foreign exchange) .....	0	0.05	41	0.22	0.04	90	0.03	0.04	84	0.23	0.04	89	0.56	0.08	90
Foreign exchange rate swaps .....	2.16	0.74	88	2.19	0.71	90	1.24	0.76	86	2.47	0.77	89	1.80	2.03	87
Equity, commodity, and other derivative contracts .....	3.49	1.07	87	2.62	0.80	86	3.13	0.92	87	2.51	1.86	85	3.35	3.32	82
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0.94	0.36	88	0.56	0.27	88	0.73	0.32	87	0.51	0.52	86	1.01	0.98	85
Purchased options contracts (commodity and other) .....	0.94	0.26	88	0.57	0.18	89	0.76	0.21	88	0.51	0.37	87	1.02	0.94	87
Commodity and other swaps .....	1.61	0.32	88	1.49	0.27	88	1.64	0.31	88	1.49	0.32	87	1.32	0.38	86
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						23.48	44.98	19	20.50	42.82	19	21.48	45.53	18	

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	23,538,126	23,747,775	21,698,990	22,890,098	22,011,893
Interest rate contracts .....	19,046,724	18,166,961	17,850,420	18,430,678	15,520,717
Foreign exchange contracts .....	2,318,308	4,088,942	1,942,910	3,149,669	5,009,320
Equity, commodity, and other contracts .....	2,173,094	1,491,872	1,905,660	1,309,751	1,481,856
<b>Derivatives Position</b>					
Futures and forwards .....	975,644	2,599,632	1,149,677	1,624,997	3,715,391
Written options .....	2,255,070	1,775,155	1,774,552	1,858,161	2,191,761
Exchange-traded .....	31,997	24,015	14,690	23,889	8,026
Over-the-counter .....	2,223,073	1,751,140	1,759,862	1,834,272	2,183,735
Purchased options .....	2,258,268	1,778,759	1,796,569	1,861,991	2,194,390
Exchange-traded .....	18,420	21,255	19,836	19,958	6,907
Over-the-counter .....	2,239,848	1,757,504	1,776,733	1,842,033	2,187,483
Swaps .....	18,049,144	17,594,229	16,978,192	17,544,949	13,910,351
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	23,538,126	23,747,775	21,698,990	22,890,098	22,011,893
Interest rate contracts .....	19,046,724	18,166,961	17,850,420	18,430,678	15,520,717
Foreign exchange contracts .....	2,318,308	4,088,942	1,942,910	3,149,669	5,009,320
Equity, commodity, and other contracts .....	2,173,094	1,491,872	1,905,660	1,309,751	1,481,856
Derivative contracts (excluding futures and FX 14 days or less) .....	21,541,314	22,091,012	20,017,632	21,149,087	20,100,921
One year or less .....	8,606,765	8,736,084	7,357,624	7,793,115	8,942,545
Over 1 year to 5 years .....	6,815,214	6,599,006	6,160,557	6,564,735	5,536,968
Over 5 years .....	6,119,335	6,755,922	6,499,451	6,791,237	5,621,408
Gross negative fair value (absolute value) .....	691,830	343,942	390,017	424,591	256,222
Gross positive fair value .....	688,941	457,286	484,176	602,682	330,125
Held for trading .....	0	0	0	0	0
Non-traded .....	688,941	457,286	484,176	602,682	330,125
Current credit exposure on risk-based capital derivative contracts .....	497,804	342,926	381,941	493,032	202,914
Credit losses on derivative contracts .....	0	0	379	179	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	80.92	93.91	18	76.50	94.52	14	82.26	94.17	17	80.52	94.10	15	70.51	93.44	11
Foreign exchange contracts .....	9.85	3.18	82	17.22	3.16	88	8.95	3.47	82	13.76	3.49	86	22.76	3.20	91
Equity, commodity, and other contracts .....	9.23	1.19	90	6.28	1.04	88	8.78	1.14	91	5.72	1.17	85	6.73	1.64	88
Futures and forwards .....	4.14	10.22	52	10.95	12.82	61	5.30	11.16	50	7.10	14.05	48	16.88	13.49	67
Written options .....	9.58	6.03	73	7.48	8.11	59	8.18	6.28	68	8.12	8.18	60	9.96	5.91	75
Exchange-traded .....	0.14	0.13	87	0.10	0.10	87	0.07	0.12	88	0.10	0.14	84	0.04	0.15	84
Over-the-counter .....	9.44	5.74	73	7.37	7.80	62	8.11	5.96	71	8.01	7.73	64	9.92	5.10	79
Purchased options .....	9.59	3.59	81	7.49	3.58	75	8.28	3.27	78	8.13	3.42	75	9.97	4.42	78
Exchange-traded .....	0.08	0.13	87	0.09	0.11	84	0.09	0.12	85	0.09	0.15	82	0.03	0.28	79
Over-the-counter .....	9.52	3.11	84	7.40	3.15	79	8.19	2.87	81	8.05	2.86	79	9.94	3.35	83
Swaps .....	76.68	74.58	40	74.09	69.64	44	78.24	74.26	42	76.65	68.76	48	63.19	69.75	36
Held for trading .....	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	80.92	57.41	56	76.50	54.11	61	82.26	56.71	57	80.52	53.82	63	70.51	52.22	62
Foreign exchange contracts .....	9.85	0.37	94	17.22	0.45	95	8.95	0.40	94	13.76	0.46	94	22.76	0.34	95
Equity, commodity, and other contracts .....	9.23	0.11	96	6.28	0.12	96	8.78	0.09	96	5.72	0.10	96	6.73	0.13	95
Derivative contracts (excluding futures and forex 14 days or less) .....	91.52	92.63	30	93.02	90.92	40	92.25	92.53	32	92.39	91.48	35	91.32	93.86	28
One year or less .....	36.57	27.97	67	36.79	26.80	70	33.91	27.56	67	34.05	32.05	62	40.63	32.17	64
Over 1 year to 5 years .....	28.95	26.35	55	27.79	28.69	54	28.39	27.01	50	28.68	27.06	57	25.15	30.45	48
Over 5 years .....	26	29.53	48	28.45	30.03	50	29.95	29.89	51	29.67	29.56	53	25.54	28.09	53
Gross negative fair value (absolute value) .....	2.94	1.21	94	1.45	1.21	63	1.80	0.98	82	1.85	1.55	66	1.16	0.83	70
Gross positive fair value .....	2.93	1.52	86	1.93	1.70	58	2.23	1.34	87	2.63	2.23	61	1.50	1.19	69
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.12	0.06	85	0.07	0.05	81	0.07	0.04	82	0.09	0.07	79	0.06	0.06	83
Gross positive fair value (X) .....	0.12	0.06	84	0.09	0.07	78	0.09	0.05	84	0.12	0.09	73	0.07	0.07	79
Held for trading (X) .....	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.12	0.01	95	0.09	0.01	95	0.09	0.01	96	0.12	0.02	96	0.07	0.01	95
Current credit exposure (X) .....	0.09	0.04	83	0.07	0.05	72	0.07	0.04	83	0.10	0.06	75	0.04	0.05	69
Credit losses on derivative contracts .....	0	0	47	0	0	47	0.01	0	93	0	0	88	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.10	0.47	83	0.87	0.61	75	0.88	0.46	82	1.28	0.85	76	0.58	0.73	71

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>												
Beginning balance .....		541,579		619,983		619,983		358,287		311,322		
Gross losses .....		11,633		15,899		66,592		81,837		75,067		
Write-downs, transfers to loans held-for-sale .....		59		39		12,209		2,843		789		
Recoveries .....		3,369		2,493		16,614		18,672		22,264		
Net losses .....		8,264		13,406		49,978		63,165		52,803		
Provision for loan and lease losses .....		12,252		1,048		-28,937		198,691		100,093		
Adjustments .....		118		-119		511		126,170		-325		
Ending balance .....		545,685		607,506		541,579		619,983		358,287		
Memo: Allocated transfer risk reserve (ATTRR).....		0		0		0		0		0		
<b>Analysis Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets .....	0.08	0.04	75	0.01	-0.11	71	-0.05	-0.09	57	0.41	0.51	36
Provision for loan and lease losses / Average loans and leases.....	0.11	0.06	71	0.01	-0.20	72	-0.07	-0.16	59	0.54	0.82	28
Provision for loan and lease losses / Net loan and lease losses.....	148.26	49.50	69	7.82	-168.35	63	-57.90	-105.48	54	314.56	487.86	47
Allowance for loan and lease losses / Total loans and leases not held for sale.	1.24	1.20	60	1.50	1.49	57	1.27	1.23	59	1.60	1.58	60
Allowance for loan and lease losses / Total loans and leases.....	1.24	1.17	61	1.50	1.47	58	1.27	1.20	60	1.60	1.55	62
Allowance for loan and lease losses / Net loans and leases losses (X) .....	16.51	38.27	55	11.33	18.09	54	10.84	21.39	47	9.82	11.58	61
Allowance for loan and lease losses / Nonaccrual assets .....	643.24	355.27	84	261.90	291.29	54	581.21	364.13	80	288.16	299.17	60
ALLL / 90+ days past due + nonaccrual loans and leases.....	643.24	284.19	87	261.90	246.27	64	581.21	287.08	86	288.16	244.34	67
Gross loan and lease losses / Average loans and leases .....	0.11	0.17	48	0.16	0.24	44	0.16	0.19	51	0.22	0.34	44
Recoveries / Average loans and leases .....	0.03	0.07	28	0.03	0.08	21	0.04	0.08	33	0.05	0.07	43
Net losses / Average loans and leases .....	0.08	0.09	59	0.14	0.16	55	0.12	0.11	61	0.17	0.27	45
Write-downs, transfers to loans held-for-sale / Average loans and leases.....	0	0	92	0	0	88	0.03	0	96	0.01	0	91
Recoveries / Prior year-end losses .....	5.06	10.98	19	3.05	7.39	22	20.30	34.67	30	24.87	33.98	41
Earnings coverage of net loan and lease losses (X).....	37.53	38.54	65	17.64	25.70	59	20.56	39.72	50	14	22.91	53
<b>Net Loan and Lease Losses By Type</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans .....	0	-0.01	55	0.08	0.03	80	0.10	0.02	89	0.01	0.04	32
Real estate loans secured by 1–4 family.....	0	-0.02	56	-0.01	-0.01	41	0	-0.02	75	-0.01	0.01	30
Revolving .....	0	-0.08	57	0.01	-0.03	71	0	-0.07	69	0	0.01	43
Closed-end.....	-0.01	-0.02	53	-0.01	-0.01	39	0	-0.01	78	-0.01	0	31
Commercial real estate loans .....	0	0	78	0.15	0.05	82	0.17	0.04	88	0.02	0.07	38
Construction and land development.....	-0.05	-0.02	16	-0.22	0	2	0.68	0	96	-0.01	0	31
1–4 family.....	-0.04	0	4	-0.14	0	1	-0.05	0	3	0	0	25
Other .....	-0.01	-0.01	34	-0.08	0	6	0.73	0	96	-0.01	0	29
Multifamily.....	-0.01	0	6	-0.18	0	1	-0.06	0.01	1	-0.07	0	4
Nonfarm nonresidential .....	0.01	0.01	80	0.24	0.07	84	0.21	0.05	88	0.04	0.11	47
Owner-occupied.....	0	0	42	0	0.01	50	0	0.01	60	0	0.02	26
Other.....	0.01	0	84	0.24	0.06	86	0.21	0.04	89	0.04	0.08	59
Real estate loans secured by farmland.....	0	0	57	0	0	57	0	0	54	0	0.02	46
Commercial and industrial loans .....	0.33	0.11	82	0.31	0.20	67	0.22	0.17	66	0.58	0.47	67
Loans to individuals .....	1.89	0.70	92		1.06		15.09	0.71	99	0.65	1.13	42
Credit card loans .....	4.52	1.88	92	0	2.41	9	1.19	1.84	26	3.58	2.92	63
Agricultural loans.....	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35
Loans to foreign governments and institutions .....		0			0		0	0		0		0
Other loans and leases.....	0	0.16	11	-0.02	0.09	14	-0.01	0.10	15	0.05	0.15	51

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30-89 days past due loans and leases .....		65,289		86,969		44,855		50,876		101,889
90+ days past due loans and leases .....		0		0		0		0		0
Nonaccrual loans and leases .....		84,834		231,962		93,181		215,154		120,516
Total past due and nonaccrual loans and leases .....		150,123		318,931		138,036		266,030		222,405
Restructured 30-89 days past due .....		6,969		176		6,260		20,398		3,231
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		26,306		83,732		30,383		71,924		54,566
Total restructured loans and leases .....		33,275		83,908		36,643		92,322		57,797
30-89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		104,826		122,919		107,555		122,809		74,667
Other real estate owned .....		0		15,824		363		15,824		125
<b>Other Assets</b>										
30-89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30-89 days past due loans and leases .....	0.15	0.32	26	0.22	0.33	43	0.11	0.32	17	0.13
90+ days past due loans and leases .....	0	0.10	10	0	0.11	8	0	0.10	10	0
Nonaccrual loans and leases .....	0.19	0.44	17	0.57	0.65	49	0.22	0.46	19	0.56
90+ days past due and nonaccrual loans and leases .....	0.19	0.59	13	0.57	0.82	40	0.22	0.62	14	0.56
30-89 days past due restructured .....	0.02	0.01	77	0	0.01	44	0.01	0.01	77	0.05
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured .....	0.06	0.10	48	0.21	0.13	74	0.07	0.10	48	0.19
30-89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30-89 days past due assets .....	0.15	0.32	26	0.22	0.33	43	0.11	0.32	17	0.13
90+ days past due assets .....	0	0.10	9	0	0.11	8	0	0.10	9	0
Nonaccrual assets .....	0.19	0.45	17	0.57	0.66	48	0.22	0.47	19	0.56
30+ days past due and nonaccrual assets .....	0.34	0.94	13	0.79	1.18	37	0.32	0.97	12	0.69
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.14	0.35	18	0.41	0.50	50	0.15	0.36	20	0.41
90+ days past due and nonaccrual assets + other real estate owned .....	0.14	0.36	14	0.44	0.53	49	0.15	0.37	19	0.44
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.32	0.41	46	0.65	0.58	61	0.34	0.41	50	0.72
Allowance for loan and lease losses .....	36.03	62.77	28	61.05	69.27	47	38.29	62.64	29	60.35
Equity capital + allowance for loan and lease losses .....	3.15	3.67	46	6.29	5.03	73	3.25	3.60	51	6.35
Tier 1 capital + allowance for loan and lease losses .....	3.15	4.23	41	6.58	5.96	62	3.40	4.30	43	6.80
Loans and leases + other real estate owned .....	0.45	0.69	34	0.92	0.97	51	0.49	0.71	38	0.97

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.13	0.26	34	0.21	0.31	40	0.12	0.26	32	0.16	0.39	25	0.23	0.38	36
	90+ days past due .....	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....	0.11	0.51	14	0.40	0.76	25	0.12	0.52	16	0.31	0.76	20	0.19	0.46	24
Commercial and industrial	30–89 days past due.....	0.06	0.26	20	0.30	0.22	72	0.11	0.24	36	0.09	0.23	29	0.28	0.31	58
	90+ days past due .....	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....	0.51	0.53	58	1.17	0.69	76	0.60	0.57	65	1.29	0.75	81	0.76	0.83	56
Individuals	30–89 days past due.....	0.96	0.67	79	0.05	0.53	14	0.08	0.63	19	0.94	0.83	63	0.44	0.83	29
	90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....	0.38	0.16	83	23.26	0.22	98	0.53	0.17	87	17.94	0.28	96	9.26	0.17	98
Depository institution loans	30–89 days past due.....	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due.....	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.71	26	0.17	0.44	59	0	0.70	27	0.53	0.49	72	1.67	0.67	79
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.44	0.13	86	0.01	0.13	41	0	0.12	36	0.01	0.18	37	1.17	0.20	93
	90+ days past due .....	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.28	0.44	43	0.14	0.47	17	0.21	0.46	27	0.19	0.65	14	0.32	0.67	22
	90+ days past due .....	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual .....	0.19	0.68	17	0.28	0.88	16	0.21	0.71	17	0.28	0.89	16	0.29	0.73	19
Revolving	30–89 days past due .....	0.25	0.27	49	0.14	0.31	31	0.26	0.28	52	0.11	0.48	18	0.33	0.45	35
	90+ days past due .....	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	0.28	1.02	31	0.59	1.31	41	0.37	1.18	34	0	1.13	5	0.01	1	11
Closed-end	30–89 days past due .....	0.28	0.46	43	0.14	0.48	17	0.20	0.49	27	0.20	0.65	19	0.31	0.70	25
	90+ days past due .....	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
Junior lien	Nonaccrual .....	0.17	0.66	15	0.22	0.85	15	0.17	0.67	13	0.33	0.87	22	0.34	0.70	29
	30–89 days past due .....	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	33	0.01	0.02	35
	90+ days past due .....	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0	0.03	27	0	0.05	16	0	0.03	23	0.04	0.04	57	0.03	0.04	49
Commercial real estate	30–89 days past due .....	0.03	0.16	20	0.26	0.22	68	0.06	0.15	39	0.14	0.26	47	0.18	0.18	61
	90+ days past due .....	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	0.06	0.37	15	0.48	0.62	48	0.06	0.38	13	0.34	0.62	36	0.12	0.23	34
Construction and development	30–89 days past due .....	0	0.19	17	0	0.22	15	0	0.17	17	3.31	0.28	97	0	0.28	12
	90+ days past due .....	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.17	15	4.32	0.50	93	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due .....	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0	0.14	20	0	0.16	17	0	0.13	21	3.31	0.22	97	0	0.20	15
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0	0.14	17	4.32	0.43	94	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due .....	0.03	0.06	66	0	0.08	27	0.16	0.07	78	0.03	0.09	51	0.02	0.08	50
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0.01	0.12	53	0.13	0.13	67	0.01	0.17	48	0.13	0.11	68	0.03	0.05	57
Nonfarm non-residential	30–89 days past due .....	0.03	0.13	24	0.33	0.20	75	0.03	0.13	34	0	0.23	15	0.23	0.14	77
	90+ days past due .....	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual .....	0.07	0.45	16	0.42	0.78	39	0.08	0.45	16	0.40	0.80	37	0.15	0.28	36
Owner Occupied	30–89 days past due .....	0.01	0.04	29	0.01	0.06	30	0.01	0.04	33	0	0.07	17	0.03	0.07	33
	90+ days past due .....	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual .....	0	0.17	14	0.01	0.32	10	0	0.17	14	0.02	0.27	12	0.04	0.16	23
Other	30–89 days past due .....	0.02	0.08	45	0.32	0.12	80	0.02	0.08	55	0	0.14	24	0.20	0.07	86
	90+ days past due .....	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0.07	0.24	37	0.41	0.40	60	0.07	0.23	34	0.38	0.44	52	0.12	0.10	62
Farmland	30–89 days past due .....	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due .....	2.29	0.87	94	0.23	0.75	20	0.23	0.81	16	5.23	0.95	98	4.55	1.19	97
	90+ days past due .....	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual .....	0.91	0.12	92	1.58	0.10	94	1.48	0.10	97	0	0.05	37	1.02	0.11	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,234,660	1,217,035	1,243,940	1,224,436	1,346,648										
Retained earnings .....	4,949,202	4,289,742	4,797,634	4,135,506	3,689,377										
Accumulated other comprehensive income (AOCI) .....	-394,925	-90,040	-90,381	44,325	-18,408										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	5,788,937	5,416,737	5,951,193	5,404,267	5,017,617										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	476,930	470,153	477,281	470,696	473,444										
Accumulated other comprehensive income-related adjustments .....	-390,119	-82,000	-85,445	51,016	-2,419										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	5,702,126	5,028,584	5,559,357	4,882,555	4,546,592										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	5,702,126	5,028,584	5,559,357	4,882,555	4,546,592										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	5,702,126	5,028,584	5,559,357	4,882,555	4,546,592										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	148,000	148,000	148,000	148,000	148,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	455,229	470,676	417,470	480,085	369,445										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	603,229	618,676	565,470	628,085	517,445										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	603,229	618,676	565,470	628,085	517,445										
Exited advanced approach tier 2 capital .....															
Total capital .....	6,305,355	5,647,260	6,124,827	5,510,640	5,064,037										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	62,024,784	55,693,538	62,387,003	52,540,964	44,449,802										
Less: Deductions from common equity tier 1 capital .....	476,930	470,153	477,281	470,696	473,444										
Less: Other deductions .....	0	0	0	366,648	0										
Total assets for leverage ratio .....	61,547,854	55,223,385	61,909,722	51,703,620	43,976,358										
Total risk-weighted assets .....	45,431,625	39,572,396	43,585,105	38,406,071	35,136,427										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.55	12.18	61	12.71	12.54	58	12.76	12.37	61	12.71	12.35	62	12.94	12.11	74
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.55	12.88	50	12.71	13.31	47	12.76	13.11	51	12.71	13.08	52	12.94	12.78	61
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	13.88	14.72	39	14.27	15.37	35	14.05	14.91	37	14.35	15.23	41	14.41	14.36	63
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	9.26	9.06	58	9.11	9.15	51	8.98	8.98	55	9.44	9.13	62	10.34	9.76	66
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		93			309			1,479			1,808			1,201		-69.90	-93.69
Other insurance activities income .....		93			309			1,479			1,808			1,201		-69.90	-93.69
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		272,280			117,403			270,658			116,300			113,908		131.92	152.93

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income .....	0.02	0.38	44	0.07	0.38	51	0.08	0.36	51	0.11	0.41	58	0.07	0.47	48		
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91				
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	4.36	12.22	21	2.08	11	15	4.44	12	22	2.11	11.03	17	2.32	11.51	19		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		4,382			0			4,757			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.01	0.46	76	0	0.50	37	0.01	0.46	76	0	0.75	37	0	1.39	34		

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	2,822,426	2,277,409	2,651,669	2,402,779	1,974,527
Real estate loans.....	54,282	39,781	51,996	59,808	61,936
Commercial and industrial loans .....	2,135,450	1,596,464	1,991,732	1,675,812	1,409,010
Loans to depository institutions and other banks acceptances .....	165,044	158,659	135,538	206,839	186,080
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	30,436	0	0	0
Other foreign loans.....	467,650	452,069	472,403	460,320	317,501
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	385,125	415,509	400,902	306,129	354,172
Interest-bearing bank balances .....	534,181	590,951	560,338	753,190	953,101
Total selected foreign assets .....	3,741,732	3,283,869	3,612,909	3,462,098	3,281,800
Total foreign deposits .....	2,963,255	2,432,790	2,815,434	2,161,291	2,271,011
Interest-bearing deposits .....	2,961,809	2,432,206	2,814,390	2,160,692	2,271,007
Non-interest-bearing deposits.....	1,446	584	1,044	599	4

BHC	Peer # 1	Pct												
2.25	0.70	83	1.85	0.69	80	2.02	0.66	84	2.22	0.87	80	3.14	1.25	79
0.62	0.14	88	0.72	0.13	92	0.70	0.14	92	0.99	0.42	89	1.38	1.19	60

## Net Losses as a Percent of Foreign Loans by Type

Real estate loans .....	0.72		0.37		0.20		5.18			27.03				
Commercial and industrial loans .....	1.62		0.52	1.94	72	0.18	0.79	52		0.64		0.40	0.29	85
Foreign governments and institutions .....	0		0			0			0			0		

## Growth Rates

Net loans and leases.....	23.93	10.28	74	15.73	-6.17	78	10.36	6.83	64	21.69	-2.40	79	-6.45	22.48	38
Total selected assets.....	13.94	17.19	69	1.85	-2.56	63	4.36	9.48	61	5.49	2.04	56	-8.07	12.40	36
Deposits .....	21.80	-5.48	86	17.86	2.95	68	30.27	0.73	89	-4.83	3.46	33	-6.41	10.36	23

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		35,558	45,379	39,216	51,116	82,615	-21.64	-77.51
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		35,558	45,379	39,216	51,116	82,615	-21.64	-77.51
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.06	0.08	0.06	0.10	0.19		
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0.06	0.08	0.06	0.10	0.19		
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		22.08	21.96	22.30	22.74	21.61		
Home equity lines .....		5.45	4.59	5.34	3.79	4.16		
Credit card receivables.....		0.01	0.01	0.01	0.01	0.01	0.01	
Auto loans and other consumer loans.....		0	0.01	0	0.02	0.05		
Commercial and industrial loans .....		22.81	26.36	22.82	26.82	27.96		
All other loans and leases.....		49.65	47.06	49.53	46.62	46.21		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans .....	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.40	0.51	0.41	0.54	0.63	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
<b>30–89 Days Past Due Securitized Assets</b>						5-Year
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total 30–89 days past due securitized assets .....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.28	0.14	0.20	0.20	0.31
Home equity lines .....	0.25	0.14	0.26	0.11	0.33
Credit card receivables .....	2.29	0.23	0.23	5.23	4.55
Commercial and industrial loans .....	0.06	0.30	0.11	0.09	0.28
All other loans and leases .....	0.11	0.21	0.05	0.12	0.28
Total managed loans past due 30–89 days .....	0.15	0.21	0.10	0.13	0.29
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases .....	0	0	0	0	0
Total managed loans past due 90+ days .....	0	0	0	0	0
<b>Total Past Due Managed Assets .....</b>	<b>0.15</b>	<b>0.21</b>	<b>0.10</b>	<b>0.13</b>	<b>0.29</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	-0.01	0	-0.01	-0.03
Home equity lines .....	0	0.01	0	0	0
Credit card receivables .....	4.52	0	1.19	3.58	1.10
Commercial and industrial loans .....	0.33	0.31	0.22	0.58	0.64
All other loans and leases .....	0	0.11	0.13	0.02	-0.04
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.07</b>	<b>0.13</b>	<b>0.12</b>	<b>0.16</b>	<b>0.15</b>

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	60,000	50,000	200,000	511,001	190,002	20.00	-29.41
Dividends .....	60,000	50,000	200,000	511,000	190,000	20.00	-29.41
Interest .....	0	0	0	1	2		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	22	21	93	109	189	4.76	-26.67
Dividends .....	22	21	82	109	189	4.76	-26.67
Interest .....	0	0	11	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	60,022	50,021	200,093	511,110	190,191	19.99	-29.41
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	2	423		-100.00
Total operating income .....	60,022	50,021	200,093	511,112	190,614	19.99	-29.54
<b>Operating Expenses</b>							
Personnel expenses .....	1,768	1,799	6,370	6,210	5,479	-1.72	10.22
Interest expense .....	0	0	0	0	0		-100.00
Other expenses .....	1,712	590	4,705	6,309	16,406	190.17	-36.99
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	3,480	2,389	11,075	12,519	21,885	45.67	-23.87
Income (loss) before taxes .....	56,542	47,632	189,018	498,593	168,729	18.71	-29.86
Applicable income taxes (credit) .....	-1,148	-787	-3,005	-4,158	-6,737		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	57,690	48,419	192,023	502,751	175,466	19.15	-34.52
Equity in undistributed income of subsidiaries .....	179,962	156,575	680,958	65,046	498,569	14.94	120.44
Bank subsidiaries .....	180,387	156,871	680,152	66,783	499,646	14.99	120.72
Nonbank subsidiaries .....	-425	-296	806	-1,737	-1,077		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	237,652	204,994	872,981	567,797	674,035	15.93	40.01
<b>Memoranda</b>							
Bank net income .....	240,387	206,871	880,152	577,783	689,646	16.20	44.18
Nonbank net income .....	-403	-275	888	-1,628	-888		
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		5,512,136	94.08	5,078,984	93.40	5,626,975	93.87	5,048,896	4,987,666	8.53	51.51
Common and preferred stock .....		5,512,136	94.08	5,078,984	93.40	5,626,975	93.87	5,048,896	4,987,666	8.53	51.51
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		11,691	0.20	6,672	0.12	13,420	0.22	7,056	6,065	75.22	108.95
Common and preferred stock .....		11,430	0.20	6,442	0.12	13,218	0.22	6,738	5,630	77.43	104.51
Excess cost over fair value .....		150	0	150	0	150	0	150	150	0.00	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		111	0	80	0	52	0	168	285	38.75	1750.00
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		324,036	5.53	340,102	6.25	345,018	5.76	439,065	166,131	-4.72	342.08
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		10,941	0.19	11,960	0.22	9,205	0.15	9,340	15,293	-8.52	-74.98
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		5,858,804	100.00	5,437,718	100.00	5,994,618	100.00	5,504,357	5,175,155	7.74	55.38
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	
Other liabilities .....		7,419	0.13	5,093	0.09	9,522	0.16	87,649	10,146	45.67	-67.87
Balance due to subsidiaries and related institutions .....		147,929	2.52	147,598	2.71	147,878	2.47	147,533	147,392	0.22	0.89
Total liabilities .....		155,348	2.65	152,691	2.81	157,400	2.63	235,182	157,538	1.74	-24.11
Equity Capital .....		5,703,456	97.35	5,285,027	97.19	5,837,218	97.37	5,269,175	5,017,617	7.92	59.94
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		168	0	168	0	168	0	167	167	0.00	1.82
Common surplus .....		1,902,874	32.48	1,865,933	34.31	1,893,557	31.59	1,858,352	1,826,345	1.98	9.83
Retained earnings .....		4,863,721	83.02	4,158,032	76.47	4,683,659	78.13	4,000,414	3,689,377	16.97	108.90
Accumulated other comprehensive income .....		-394,925	-6.74	-90,040	-1.66	-90,381	-1.51	44,325	-18,408		
Other equity capital components .....		-668,382	-11.41	-649,066	-11.94	-649,785	-10.84	-634,083	-479,864		
Total liabilities and equity capital .....		5,858,804	100.00	5,437,718	100.00	5,994,618	100.00	5,504,357	5,175,155	7.74	55.38
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		147,729	2.52	147,445	2.71	147,658	2.46	147,376	147,101	0.19	0.92
Notes payable to subsidiaries that issued TPS .....		147,729	2.52	147,445	2.71	147,658	2.46	147,376	147,101	0.19	0.92
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	16.27	9.94	92	15.36	12.54	72	15.71	11.94	82	11.17	7.29	82	14.16	9.68	91
Bank net income / Average equity investment in banks .....	17.26	10.44	88	16.34	12.55	79	16.56	11.80	83	11.82	7.45	82	14.64	10.51	85
Nonbank net income / Average equity investment in nonbanks .....	-12.92	11.36	1	-16.32	12.53	2	10.20	13.12	50	-26.03	9.75	2	-19.78	7.89	5
Subsidiary HCs net income / Average equity investment in sub HCs .....	8.34			11.69			10.11			7.01			8.55		
Bank net income / Parent net income .....	101.15	97.54	40	100.92	95.97	44	100.82	96.79	44	101.76	88.16	44	102.32	82.22	49
Nonbank net income / Parent net income .....	3.43			2.83			0.10	3.40	40	3.59			5.93		
Subsidiary holding companies' net income / Parent net income .....	80.23			65.70			65.35			68.34			74		
<b>Leverage</b>															
Total liabilities / Equity capital .....	2.72	16.87	19	2.89	17.74	18	2.70	16.81	19	4.46	20.06	18	3.14	20.43	17
Total debt / Equity capital .....	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital .....	2.59	13.71	20	2.79	14.30	20	2.53	13.63	21	2.80	16.67	18	2.93	16.36	21
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value .....	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital .....	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.07	82	0	0.10	80	0	0.05	81	0	0.08	79	0	0.12	76
Long-term debt / Consolidated long-term debt .....	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	96.85	103.47	16	96.23	102.85	14	96.63	103.22	13	95.95	102.81	13	99.52	103.22	26
Total investment in subs / Equity capital .....	96.85	108.45	9	96.23	108.21	11	96.63	108.40	7	95.95	110.16	8	99.52	111.07	15
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.19	0.38	24	-0.24	0.22	18	-0.23	0.29	15	-0.38	0.47	20	-0.04	0.36	28
Equity investment in subs – equity cap / Net income-div (X) .....		1.31			0.74			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	101.19	129.62	42	102.23	111.20	48	102.07	152.85	27	301.67	136.59	93	116.29	177.68	29
Cash from ops + noncash items + op expense / Op expense + dividend .....	98.13	125.04	40	-66.43	98.58	9	61.14	154.48	15	349.01	147.24	94	121.39	190.27	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	67.36	98.29	35	-95.43	85.35	7	53.88	98.54	15	260.74	134.08	88	114.36	116.34	56
Pretax operating income + interest expense / Interest expense .....		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	7,909.67	1,728.15	92	7,073.94	1,357.31	93	7,121.47	1,770.77	92	13,942.12	1,539.23	94	2,814.43	1,632.83	82
Dividends + interest from subsidiaries / Interest expense + dividends .....	104.22	145.40	41	105.58	117.86	49	105.46	174.12	28	321.87	150.43	89	122.47	210.80	23
Fees + other income from subsidiaries / Salary + other expenses .....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....		20.52			33.13			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	3.04	3.42	54	3.56	3.97	56	3.28	3.44	55	3.77	3.85	57	0.25	2.64	38
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.24			0.05			0.17		0.10		0.04
Nonaccrual .....					0.75			1.22			0.92		1.03		0.54
Total .....					1			1.27			1.09		1.13		0.58
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.01	1.70	37	0.01	1.80	38	0.01	1.76	39	0.01	2.66	35	0.01	5.62	30
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	99.83	64.91	78	97.85	74.87	71	98.81	66.37	81	31.58	81.10	17	88.51	57.84	79
Dividends declared / Net income .....	24.23	33.46	34	23.11	23.13	48	21.73	28.27	37	27.97	42.29	32	23.04	33.08	30
Net income – dividends / Average equity.....	12.33	6.76	88	11.81	9.52	71	12.29	8.62	80	8.05	4.14	83	10.90	6.46	90
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	104.18	124.34	44	105.54	101.14	51	105.41	155.92	32	321.80	132.17	90	122.34	178.13	35
Dividends from nonbank subsidiaries .....	0.04	1.65	68	0.04	3.28	64	0.04	4.90	45	0.07	3.41	51	0.12	7.53	41
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	104.22	153.16	38	105.58	128.99	44	105.45	203.53	22	321.87	174.85	86	122.47	260.40	23
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	24.96	43.39	37	24.17	30.63	45	22.72	45.96	23	88.44	60.28	77	27.55	66.55	18
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	40	0	0.54	37
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	24.96	49.34	33	24.17	33.49	42	22.72	51.33	23	88.44	62.88	73	27.55	69.36	16
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		31.46			47.24		9.23	62.63	28		56.39			82.95	
Interest income from nonbank subsidiaries.....		2.20			2.80		1.24	2.44	70		7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.46			0.53		0	0.37	40		0.86			1.92	
Other income from nonbank subsidiaries.....		0.06			0.09		0	0.07	45		0.16			1.06	
Operating income from nonbank subsidiaries .....		39.06			69.48		10.47	87.22	17		79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.96	60.28	82	99.96	58.57	88	99.95	74.16	88	99.98	69.76	92	99.68	67.32	85
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	39	0	0.80	35
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.96	73.91	69	99.96	71.70	80	99.95	83.13	83	99.98	82.20	86	99.68	78.80	76
Dividends from nonbank subsidiaries .....	0.04	4.30	70	0.04	5.32	67	0.04	3.07	47	0.02	1.95	50	0.10	2.65	48
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0.01	0.18	74	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.04	6.88	57	0.04	10.59	49	0.05	4.67	38	0.02	4.70	36	0.10	7.29	33
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		28.43			29.59			26.38			27.08			28.33	